

October 14, 2005  
PUBLIC NOTICE # 2005-41

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-7344	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA / EXCESS	
05-7353	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	COMMERCIAL OUTPUT	
05-7313	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
05-7379	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	RESIDENTIAL CARE	
05-7348	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7338	0212	LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF.LIAB.-LAWYERS	2.7
05-7293	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
05-7318	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
05-7349	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7307	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7360	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	EARTHQUAKE	
05-7374	0004	AMEX ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	SAFETY PAYS AUTO	0
05-7378	0004	AMEX ASSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	SAFETY PAYS HOMEOWNERS	-3.7
05-7320	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
05-7371	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RATE	HBIS BUILDERS RISK	0.15
05-7299	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-MAINSTREET	
05-7297	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ROADSIDE ASSISTANCE CLUB	12.8
05-7295	0831	INTERINSURANCE EXCHANGE (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PHYSICIANS, SURGEONS AND ANCILLARY H	
05-7306	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP	0
05-7300	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-6874	0007	FEDERATED MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	-0.4
05-7303	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
05-6875	0007	FEDERATED SERVICE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	-0.4
05-7304	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
05-7321	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
05-7369	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7323	0070	CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS HO3	
05-7289	0070	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING PROPERTY DP3	

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05-7312	0070	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS HO3	
05-7362	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
05-7350	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7367	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE-STANDARD	0
05-7351	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7296	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
05-7310	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7324	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7354	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIPAK FARM AND RANCH	
05-7355	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIPAK FARM AND RANCH	
05-7356	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIPAK FARM AND RANCH	
05-7357	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIPAK FARM AND RANCH	
05-7331	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	0
05-7332	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7292	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	ERISA BOND	
05-7333	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7334	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7326	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7341	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	SURETY	RULE CHANGE	NONE	
05-7363	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
05-7364	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
05-7365	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
05-7366	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
05-7373	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMMERCIAL	FIRE	RATE	HR3210	0.86
05-7375	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMMERCIAL	ALLIED LINES	RATE	HR3210	0.86
05-7316	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-15.4
05-7317	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-15.4
05-7319	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	WESTERN	-15.4

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05-7337	3479	MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF.LIAB.-NOTARY PUBLIC E & O	4.5
05-7301	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7322	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
05-7345	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA / EXCESS.	
05-7294	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
05-7342	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	
05-7346	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
05-7335	0091	INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7361	0783	RLI INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7352	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7305	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTORS EQUIPMENT	0
05-7314	0748	STAR INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CHEMPLAN	0
05-7290	0176	AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7291	0176	AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7358	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CHEMPLAN	0
05-7359	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CHEMPLAN	0
05-7376	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	NEW PROGRAM	CHEMPLAN	0
05-7377	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CHEMPLAN	0
05-7302	0212	TRUCK INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7336	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-SPECTRUM	
05-7308	0400	UNIGARD INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	NONE	
05-7309	0400	UNIGARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	NONE	
05-7311	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7325	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7327	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
05-7328	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
05-7329	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7330	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	0

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05-7343	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	
05-7368	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
05-7380	0350	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	HR3210	

**87 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE & USE, AND ADVISORY ORGANIZATION MANUALS**

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The following files were incorrectly listed on the respective Public Notice(PN) Dates:

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	<b>FILE #</b>	<b>PN DATE</b>	<b>COMPANY NAME</b>	<b>LINE TYPE &amp; DESCRIPTION</b>	<b>FILE TYPE</b>	<b>PROGRAM</b>	<b>OVERALL RATE (%)*</b>
Incorrect	05-6165	08/19/2005	Discover Property & Casualty Insurance Company	Commercial Multi-Peril	Rate		12.00%
Correct	05-6165	08/19/2005	Discover Property & Casualty Insurance Company	Commercial Multi-Peril	<b>Rule Change</b>		12.00%

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